may put aside only about one-half as much in an IRA as a two-income couple. Furthermore, if the wage earner in a one-income couple participates in an employee pension plan, there are further limits on total IRA contributions.

Clearly, the tax code discriminates against spouses—primarily women—who work at home.

In order to end this unequal treatment and to promote private retirement savings, I today have introduced a bill to permit full, \$2,000 IRA contributions by nonworking spouses. Under my bill, a nonworking spouse could make a deductible IRA contribution, just as working spouses do under current law. An identical Senate bill has been introduced today by Senators HUTCHINSON and MIKULSKI.

Congress should take the lead in promoting equal treatment, equal employment choice, and retirement security for American homemakers. I hope my colleagues will join me in cosponsoring this legislation.

IN RECOGNITION OF QUEENS PUBLIC LIBRARY

HON. CHARLES E. SCHUMER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. SCHUMER. Mr. Speaker, I would like to pause a moment to recognize the critical roles that public libraries play in our communities. The public libraries of today are not just book lenders, but instead serve as community hubs, cultural centers, reference and research facilities, and on-ramps to the information superhighway. An excellent example of a modern public library is the Queens Borough Public Library, the largest public library system in the country.

Queens Library recently conducted a survey to see how well they were doing in serving this most vibrant and diverse community. They were pleased to note that 85 percent of Queens residents use the Queens Borough Public Library, including 83 percent of the teenagers. The survey also showed that the library was succeeding in its attempts to reach out to all Queens residents, including those who don't speak English as their first language.

Among the many services that the library offers to its community are: educational programs for children and adults, including basic literacy instruction and English as a second language courses; a database on local community services programs; a public access point to the Internet; "New Americans" programs, which provide citizenship education for recent immigrants and assistance in integrating more easily into society, and cultural programs. In fact, one of the major undertakings of the library is a new Asian Cultural Center in its Flushing branch, dedicated to promoting understanding and appreciation of Asian culture, as well as serving the borough's Asian community.

In conclusion, Mr. Speaker, I would like to pay tribute to the vital role that Queens Borough Public Library and public libraries around the country are playing in their communities. The modern public library is a lifelong learning center and an integral part of the community it serves.

BLOOMINGTON LOVES ITS KIDS

HON. JIM RAMSTAD

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. RAMSTAD. Mr. Speaker, I rise today to pay tribute to the city of Bloomington as it kicks off its seventh annual "Bloomington Loves Its Kids" month on January 31.

This month-long celebration, which fosters community and family development, is a way of rewarding and honoring contributions to the community, both individually and through civic organizations. The emphasis will be on celebrating youths who contribute to the community and the way organizations can make a difference for our youth.

The celebration will feature entertaining and informative exhibits from over 50 community groups. There will be performances from dance companies, theater groups, bands and orchestras. Businesses will be sponsoring activities such as a coloring contest, a treasure hunt, and a celebration of outstanding students.

By creating a community event which provides entertainment and enrichment for its citizens, from toddlers through seniors, the city of Bloomington, MN, has provided a model for American community enhancement.

This is a terrific example of the type of program from which everyone benefits. By uniting the entire civic and business community around celebrating children, future generations will be well served.

Mr. Speaker, I applaud the city of Bloomington for making the concerted and successful effort to enhance its community and the lives of its citizens. I am proud to announce February as Bloomington Loves Its Kids month.

HONORING ABRAHAM GRABOWSKI

HON. ELIOT L. ENGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. ENGEL. Mr. Speaker, it is with great pleasure that I take this opportunity to honor my constituent, Abraham Grabowski, who is being honored this week by the RAIN Eastchester Senior Center.

Mr. Grabowski, who is 98 years young, is one of the few living veterans of World War I. Through his long and productive life, he has seen many changes and performed many good deeds. Perhaps the greatest of those deeds is his service in defense of freedom. This service took him from his home in New York to Canada, England, Egypt, and Palestine. He even returned to Israel is 1967 for the 50th anniversary of the Allenby Brigade, an all-Jewish unit that fought under British command to free Palestine from Turkish rule.

Mr. Grabowski eventually settled in Co-op City, where he was an original tenant of building 21. His interesting stories have been a source of pride among his neighbors and fellow senior citizens.

Mr. Grabowski has said he would like to return to Israel for his 100th birthday. I am confident he will be able to make that trip, and I extend my best wishes and congratulations to him on behalf of my constituents.

TRIBUTE TO CAROL LYNN KELLEY

HON. THOMAS M. DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES Thursday, January 26, 1995

Mr. DAVIS. Mr. Speaker, I rise this morning to pay tribute to one of our outstanding citizens in Virginia's 11th Congressional District, Carol Lynn Kelley of Lake Barcroft.

Carol, known as Kari to her friends, was born 40 years ago in Woonsocket, RI to Margaret and Stacia Klara. A 1972 graduate from Woonsocket High School, she graduated from Vassar College in 1976, and obtained her law degree from Case Western University School Law in Cleveland in 1979. She practiced law in Cleveland until 1985, when she moved to Fairfax County, VA.

After being admitted to the Virginia bar she practiced law in northern Virginia from 1986 to 1992. At that time Kari decided to devote more time to her two young daughters, Elizabeth (Lizzy) and Allison and the community where she and her husband Tim make their home.

Kari has been active in the PTA's at Ellen Glasgow Middle School and Pinecrest School. She is an active Brownie leader in Falls Church and a member of St. Anthony's Catholic Church.

Last year Mrs. Kelly was appointed to the Fairfax County Civil Service Commission, a body which adjudicates disputes in the Fairfax County government and makes recommendations on civil service policy.

Mr. Speaker, I know my colleagues join me in honoring Kari Kelly, an outstanding mother, attorney, civic activist, and civil service commissioner as her friends and community leaders honor her on Saturday January 28, 1995 at the Morse Estate in Falls Church.

THE PROGRESSIVE PROMISE: FAIRNESS

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES Thursday, January 26, 1995

Mr. SANDERS. Mr. Speaker, in contrast with the GOP's Contract With America, we shall offer a positive legislative alternative during the first 100 days of the 104th Congress to extend a fair shake to all Americans on the Progressive Promise. Our plan shall be rooted in the principles of social and economic justice, nondiscrimination, and tolerance. It shall embody national priorities which reflect the interests and needs of all the American people, not just the wealthy and powerful.

Today the Progressive Caucus in bringing to the floor for a vote our 1st in 11 alternative bills to the Republican Contract—The Fiscal Fairness Act, which allows a waiver of the balanced budget requirement in any fiscal year when the national unemployment rate exceeds 4 percent, thus sustaining our long-standing national commitment to full employment.

The second bill in the Progressive Promise is The Equal Justice Before the Law Act, which is an anticrime package that retains key aspects of the anticrime legislation enacted in 1994 to prevent crime as well as punish that which happens; to crack down on white-collar

crime—for example, S&L bailout, defrauding Federal Government on procurement, criminal penalties for willful violation of child labor laws by employers that result in serious bodily injury or death of minors in the workplace, eliminate deductibility of legal expenses when a company is accused of a crime—and on drug trafficking and abuse.

The third bill in the Progressive Promise is The Corporate Responsibility Act, which cuts corporate welfare in the form of special subsidies and tax loopholes of benefit to many of America's wealthiest corporations; to require companies to internalize pollution clean-up and other costs of production instead of continuing to foist them on the American taxpayer, and to reform basic labor laws to restore collective bargaining rights and balance in employer-employee relations.

The fourth bill in the Progressive Promise is Family Foundation Act, which will enable parents to get decent-paying, stable jobs in order to afford child care and health care for their families; to raise the minimum wage and index it for inflation; to strengthen child support collection; to abolish financial penalties for two-parent families; to protect the sanctity of the family and safeguard the health and well-being of all our children; and to ensure that all Americans are well fed.

The fifth bill in the Progressive Promise is The American Homemakers and Caregivers Act, which target IRA's and other savings incentives on middle- and low-income Americans; special provisions to extend generous IRA options to spouses who stay home to nurture children under 6 years of age, thus recognizing the importance of parental childrearing; to allow penalty-free IRA withdrawals for home health care, education expenses, or to start a small business; and targeted deduction for child care expenses.

The sixth bill in the Progressive Promise is The National Economic Security Act, which cuts the Pentagon and CIA budgets and star wars spending in favor of shifting limited resources to meet domestic social needs and investments to strengthen the U.S. national economy.

The seventh bill in the Progressive Promise is The Cradle-To-Grave Health Care Act, which require a vote on sense-of-the-Congress resolution against cuts in Social Security, Medicare, and Medicaid; to establish a state-based, single-payer health care plan that provides cost-effective, comprehensive and affordable health care for all Americans, including long-term care and prescription drug coverage; and to stress disease prevention and health promotion in our communities.

The eighth bill in the Progressive Promise is The Job Creation and Invest in America Act, which would create at least 1 million jobs in the United States in each of the next 2 years from \$127.2 billion in new investment to rebuild and upgrade America's physical infrastructure and clean up the environment; to pay for these investments by closing tax loopholes for offshore production while rewarding U.S. companies that invest, produce, and create jobs in the United States; to require the wealthiest U.S. corporations and citizens to pay their fair share of taxes; and to establish a national commission to finds ways to encourage social investment of billions in pension funds to meet domestic needs in America.

The ninth bill in the Progressive Promise is The Taking Back our Congress Act, which curbs influence-peddling and special-interest lobbying through tougher lobbying restrictions and campaign finance reform; to prohibit exmembers of Congress and executive branch officials from lobbying on behalf of foreign governments and companies; to improve ballot access so more Americans can run for office; and to authorize some public financing of congressional elections to make it more affordable for more candidates to run regardless of personal wealth.

The tenth bill in the Progressive Promise is The Public Interest Legislature Act, which strengthens financial disclosure requirements and to prevent financial conflicts of interest in voting decisions by Members of Congress.

The eleventh bill in The Export American Products, Not American Jobs Act, which eliminates or limits special tax and trade incentives and taxpayer-backed programs that reward U.S.-based multinational corporations for producing offshore; no new fast-track and trade agreements without enforceable worker rights, environmental, agricultural, and safety health standards; to prohibit importing child and forced labor products; and to reduce U.S. trade deficit by eliminating unfair trade barriers to U.S. exports.

PROTECT AMERICAN TAXPAYERS

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. PACKARD. Mr. Speaker, the stage is set for Congress to get its fiscal house in order. The American people demand it. The years of frivolous tax and spend policies are over. Our mandate is clear. Passing the balanced budget tax limitation amendment will restore fiscal sanity and accountability.

The voters elected us to defend their liberties and their wallets by making Government smaller. The tax limitation balanced budget amendment will keep the Federal spending beast under lock and key. It will force Congress to balance the budget the right way. It will force Congress to cut spending rather than balance the budget on the backs of the American taxpayer.

Our forefathers envisioned a Constitution that serves the needs of the people, not the needs of the Federal Government. America needs and wants a protaxpayer Constitution, not a protax Constitution. I urge my colleagues to support the tax limitation.

TRIBUTE TO DR. RONALD POLLACK

HON. DAVID E. BONIOR

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. BONIOR. Mr. Speaker, I rise today to pay tribute to Dr. Ronald Pollack. Ron is retiring after a lifetime of personal and professional devotion to public education.

Ron began his career as a teacher and counselor in the Detroit public schools. He is retiring as the director of the Department of Support and Auxiliary Services from the County of Macomb's Intermediate School District.

Ron's varied experience has allowed preschoolers, special education students, adult education students, and many others to profit from his expertise. In addition to his leadership role at the ISD, he has taught at some of Michigan's most reputable Universities, including Wayne State, Okland, Saginaw Valley, the University of Detroit, and the University of Michigan. He has also acted as a consulant for adult education classes co-sponsored by the United Auto Workers and both Ford Motor Co. and Chrysler Corp.

Taking an active role in one's community is a responsibility we all share, but few fulfill. Ron Pollack has devoted himself to this task through both professional and civil endeavors. His commitment to education is second to none. Meanwhile, he also finds time to work with many outside groups dedicated to improving individual lives. The Private Industry Council, the Metropolitan Detroit National Alliance of Business and numerous other organizations have all benefited from Dr. Pollack's commitment to excellence.

Education was not simply a job to Ron Pollack, it was an avocation, He richly deserves all the best in retirement. He has been a good friend for many years and I ask that my colleagues join me in offering heartfelt congratuations and a sincere thank you for a job well done.

RURAL COMMUNITY WASTEWATER TREATMENT AFFORDABILITY ACT OF 1994

HON. JIM CHAPMAN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 26, 1995

Mr. CHAPMAN. Mr. Speaker, today I am pleased to introduce, along with original cosponsors, the Rural Community Wastewater Treatment Affordability Act of 1995. HR 692. This legislation, which I first introduced in the 103rd Congress and was drafted with the assistance of the National Rural Water Association and the Rural Community Assistance Program, is designed to ensure that rural and disadvantaged communities have greater access to the Clean Water Act's state-revolving fund [SRF] program.

While the purpose of the SRF program is to assist localities in their efforts to modernize existing treatment works and construct new ones through a low-interest loan program, it has fallen far short of this goal in rural communities. One of the largest obstacles for rural systems is that they can rarely finance 100% loans, even at low interest rates, because they have limited revenue generating capabilities and cannot achieve economies of scale.

It has become clear to me and many of my colleagues who represent rural communities that the federal government must take a more active role in assisting these communities with their wastewater treatment infrastructure needs.

Mr. Speaker, my bill will make SRF loans more affordable to small systems by allowing negative interest loan financing, extending the loan repayment period from 20 to 40 years and requiring that 1–2% of each state's SRF